

Information to identify the case:

Debtor 1	Edgardo Santaliz	Social Security number or ITIN xxx-xx-5601
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Ivelisse Santaliz	Social Security number or ITIN xxx-xx-5059
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 13-37642-MBK		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Edgardo Santaliz

Ivelisse Santaliz

11/2/17

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Edgardo Santaliz
 Ivelisse Santaliz
 Debtors

Case No. 13-37642-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 32

Date Rcvd: Nov 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2017.

db/jdb +Edgardo Santaliz, Ivelisse Santaliz, 68 Leber Avenue, Carteret, NJ 07008-1941
 514761204 +ABC Pediatrics, c/o Pressler and Pressler, LLP., 7 Entin Road, Parsippany NJ 07054-5020
 514435130 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239
 (address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)
 514696096 CitiFinancial Servicing LLC, P.O. Box 6043, Sioux Falls, SD 57117-6043
 514435139 +Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360
 514459469 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
 514764257 +PNC Bank,, ZUCKER, GOLDBERG ET ALS, 200 Sheffield Street, Suite 101,
 Mountainside, NJ 07092-2315
 514756189 PNC Bank, National Association, 323 Newmark Drive, B6-YM14-01-3, Miamisburg, OH 45342
 514435140 +Pnc Mortgage, 6 N Main St, Dayton, OH 45402-1908
 514435141 +Revenue Recovery Corp., 612 Gay St, Knoxville, TN 37902-1603
 514435142 +Tnb-visa, Po Box 560284, Dallas, TX 75356-0284
 514435143 +West Gate Leisure Resorts, 5601 Windhoover Drive, Orlando, FL 32819-7936
 514519332 +Westgate Vacation Villas, LLC, 2801 Old Winter Gardens Rd., Ocoee, FL 34761-2965

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 02 2017 22:42:04 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 02 2017 22:42:02 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514435128 +EDI: BECKLEE.COM Nov 02 2017 22:18:00 American Express, c/o Becket and Lee LLP,
 Po Box 3001, Malvern, PA 19355-0701
 514458094 EDI: AIS.COM Nov 02 2017 22:18:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 514435129 +EDI: BANKAMER2.COM Nov 02 2017 22:18:00 Bank Of America, Po Box 17054,
 Wilmington, DE 19850-7054
 514435131 EDI: RCSDELL.COM Nov 02 2017 22:18:00 Dell Financial Services, Attn: Bankruptcy Dept.,
 Po Box 81577, Austin, TX 78708
 514435132 +EDI: RMSC.COM Nov 02 2017 22:18:00 Gemb/jcp, Attention: Bankruptcy, Po Box 103104,
 Roswell, GA 30076-9104
 514435133 +EDI: HFC.COM Nov 02 2017 22:18:00 Hsbc Bank, Attn: Bankruptcy, Po Box 5253,
 Carol Stream, IL 60197-5253
 514435134 +EDI: IIC9.COM Nov 02 2017 22:19:00 I C System Inc, Po Box 64378,
 Saint Paul, MN 55164-0378
 514435135 +EDI: RMSC.COM Nov 02 2017 22:18:00 Lowes / MBGA, Attention: Bankruptcy Department,
 Po Box 103104, Roswell, GA 30076-9104
 514435136 +EDI: TSYS2.COM Nov 02 2017 22:18:00 Macys/fdsb, Macy's Bankruptcy, Po Box 8053,
 Mason, OH 45040-8053
 514435138 +EDI: MID8.COM Nov 02 2017 22:18:00 Midland Credit Management, Po Box 939019,
 San Diego, CA 92193-9019
 514752421 EDI: PRA.COM Nov 02 2017 22:18:00 Portfolio Recovery Associates, LLC,
 c/o HSBC Bank Nevada, N.A., POB 41067, Norfolk VA 23541
 514753763 EDI: PRA.COM Nov 02 2017 22:18:00 Portfolio Recovery Associates, LLC, c/o JC Penney,
 POB 41067, Norfolk VA 23541
 514753358 EDI: PRA.COM Nov 02 2017 22:18:00 Portfolio Recovery Associates, LLC, c/o Lowes,
 POB 41067, Norfolk VA 23541
 514446850 EDI: Q3G.COM Nov 02 2017 22:19:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 514435144 +EDI: WFNNB.COM Nov 02 2017 22:18:00 Wfnnb/mandee, 995 W 122nd Ave,
 Westminster, CO 80234-3417
 514435145 +EDI: WFNNB.COM Nov 02 2017 22:18:00 Wfnnb/new York & Compa, Po Box 182789,
 Columbus, OH 43218-2789
 514460792 EDI: ECAST.COM Nov 02 2017 22:18:00 eCAST Settlement Corporation, assignee,
 of CitiFinancial, Inc., POB 29262, New York, NY 10087-9262

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514435137 Mid State Fcu
 514734932* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
 PO Box 10390, Greenville, SC 29603-0390)
 514497627* Nissan Motor Acceptance Corporation, PO Box 660366 Dallas TX 75266-0366

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 32

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 04, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 2, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Brian C. Nicholas on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon on behalf of Creditor PNC Bank, National Association dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Joel A. Ackerman on behalf of Creditor National City Real Estate Services, LLD as successor
by merger to Ntaional City Mortgage Co. dba Commonwealth United Mortgage Company
jackerman@zuckergoldberg.com
Joshua I. Goldman on behalf of Creditor PNC Bank, National Association
jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com
Kirsten B. Ennis on behalf of Joint Debtor Ivelisse Santaliz pacerecf@ennislegal.com,
r53278@notify.bestcase.com
Kirsten B. Ennis on behalf of Debtor Edgardo Santaliz pacerecf@ennislegal.com,
r53278@notify.bestcase.com

TOTAL: 8